

REMARKS

Applicant respectfully requests reconsideration of the present application in view of the following reasons. Applicant's Amendment and Reply filed November 21, 2008 is hereby incorporated by reference.

The Examiner's reasoning as set forth in the Final Office Action appears to be based on a misapprehension that the claims do not use the term "purchaser assigned." Specifically, on page 7 of the Office Action, the Examiner stated:

Applicant's arguments filed 11/21/08 have been fully considered but they are not persuasive. The applicant argues that Heffner fails to disclose the "purchaser assigned" names and "seller assigned marketing" names for loan products. **First "purchaser assigned" names are not recited in the claims. Thus, the argument is moot in view of the fact the applicant fails to recite "purchaser assigned" names in the claims...**

However, Applicant respectfully submits that this understanding is incorrect. As amended in Amendment and Reply filed on November 21, 2008, independent Claim 38 recites:

A method of displaying information in a data processing system for processing loan information, comprising:

- providing a web-based interface accessible to a seller of mortgage loans, the web-based interface including an interface configured to permit the seller to associate a unique seller assigned marketing name with each of a plurality of different types of loan products the seller is eligible to sell to a purchaser, the different types of loan products including home mortgage loan products with different sets of attributes;

- providing a computer database coupled to the web-based interface and configured to store data for the different types of loan products the seller is eligible to sell to the purchaser, wherein the data for each loan product includes a **purchaser-assigned name;**

- displaying a loan product list to the seller via the web-based interface;

- receiving a customization request from the seller via the web-based ~~loan~~ interface, including receiving a selection of a product type and receiving a request to associate a seller assigned marketing name with the product type;

- receiving the seller assigned marketing name from the seller for the product type, the seller assigned marketing name being different than the **purchaser-assigned name;**

- storing the association of the seller assigned marketing name with the product type in the computer database;
- displaying the seller assigned marketing name in place of or in addition to the product type following the association;
- permitting the seller to enter into a commitment to sell a loan identified by the seller assigned marketing name;
- wherein the method is performed by a computer system associated with a participant in the secondary mortgage market.

The other presently-pending independent claim, namely, claim 39, also recites purchaser-assigned names associated with loan products:

- A method of displaying information in a data processing system for processing loan information, comprising:
 - retrieving data for each of a plurality of different types of loan products the seller is eligible to sell to the purchaser from the computer database;
 - displaying a seller loan product list to the seller via the computer interface, the seller loan product list including the **purchaser-assigned names** associated with the loan products the seller is eligible to sell to the purchaser;
 - receiving a customization request from the seller via the computer interface, including receiving a selection input of a product type and receiving a request to associate a unique seller marketing name with the product type, the product type being a type of home mortgage loan including a set of attributes;
 - generating a selection list based on the selection input, wherein the selection list includes at least one selected **purchaser-assigned name** for the product type identified by the selection input;
 - displaying the selection list to the seller via the computer interface;
 - receiving a the seller-assigned name from the seller for the product type identified by the selection input-via the computer interface, the seller assigned name being different than the **purchaser-assigned name**;
 - storing the seller-assigned name and the association of the seller marketing name with the product type in the computer database;
 - configuring the computer interface so that upon receiving one of the seller-assigned name and a **purchaser-assigned name** associated with the seller-assigned name via the computer interface, the loan product data associated with the seller-assigned name is retrieved from the computer database and displayed to the seller via the computer interface; and
 - displaying the selection list including the seller-assigned name to the seller via the computer interface.

Therefore, Applicant respectfully submits that independent Claims 33 and 39 do recite “purchaser-assigned” names and are allowable in view of the arguments made in the Amendment

and Reply filed on November 21, 2008. Dependent claims 34-38, which depend from independent Claim 33, and dependent claims 40-44, which depend from independent Claim 39 are also patentable. See 35 U.S.C. § 112 ¶ 4.

Applicant believes that the present application is now in condition for allowance. Favorable reconsideration of the application is respectfully requested. The Examiner is invited to contact the undersigned by telephone if it is felt that a telephone interview would advance the prosecution of the present application.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 C.F.R. §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by the credit card payment instructions in EFS-Web being incorrect or absent, resulting in a rejected or incorrect credit card transaction, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741. If any extensions of time are needed for timely acceptance of papers submitted herewith, Applicant hereby petitions for such extension under 37 C.F.R. §1.136 and authorizes payment of any such extensions fees to Deposit Account No. 19-0741.

Respectfully submitted,

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By /David G. Luetngen/

FOLEY & LARDNER LLP
Customer Number: 34099
Telephone: (414) 297-5769
Facsimile: (414) 297-4900

David G. Luetngen
Attorney for Applicant
Registration No. 39,282